



September 18, 2006

Cardholder Name
Cardholder Address
Cardholder City, State, Zip

Re: The EZ REIMBURSE® MasterCard® Card

Dear Cardholder,

Fringe Benefits Management Company (FBMC) would like to announce changes to the EZ REIMBURSE® Card effective October 1, 2006 through December 31, 2006. The following changes include:

- You will now be able to use the EZ REIMBURSE® Card like any other payment card by simply swiping it like a credit card at your healthcare provider or pharmacy. This means your pharmacist will no longer enter the Card information at the pharmacy desk after October 1, 2006.
- You can now use your Card for over-the-counter (OTC) expenses at stand-alone pharmacies such as Rite Aid, CVS and your local pharmacy, but you will need to submit substantiating documentation to FBMC.
- You can now use your Card at Walgreens without submitting additional documentation to FBMC. You simply swipe your Card at the counter and the system will substantiate your prescription and OTC expenses at the point of sale.
- You will now be able to use your Card for mail order prescriptions.

PLEASE NOTE: As of October 1, 2006 your Card will not be accepted at grocery or general merchandise stores such as Meijer, Kroger, Wal-Mart, Kmart, and Target. Please check our Website at www.myFBMC.com/michigan for a listing of pharmacies that will accept the EZ REIMBURSE® Card. We apologize for this inconvenience and we appreciate your patience as we change the EZ REIMBURSE® Card processes.

As a reminder, **except for purchases made at any Walgreens**, documentation of Card transactions is required for:

- expenses that are not a known co-payment
- any prescription drug purchase that is not for the amount of the regular co-payment
- all OTC expenses

You will continue to receive monthly statements through April, 2007. Your statements will reflect all account activity, as well as any outstanding card transactions (these transactions will be highlighted in blue). It is important that you send detailed documentation for the outstanding transactions. The documentation must include your name, the type of service provided, the date of service, the charge for the service and the provider's name. Inadequate or incomplete documentation will be rejected.

Thank you for your continued use of the EZ REIMBURSE® Card. If you have any questions about the Card, please call FBMC's Customer Service Center at 1-800-342-8017 (Monday – Friday, 7a.m. – 10 p.m. ET).

Sincerely,
Card Services
Fringe Benefits Management Company



FAQs

Q. Will I still be able to use my EZ REIMBURSE® Card at my local pharmacy?

A. You may now swipe your EZ REIMBURSE® Card for prescription expenses at pharmacies such as Walgreens, CVS and Rite Aid. However, please note that EZ REIMBURSE® Card transactions will no longer be accepted at grocery or general merchandise stores like Kroger, Meijer, Wal-Mart and Kmart. A listing of pharmacies is available on the FBMC website at www.myFBMC.com/michigan.

Q. Can I use my EZ REIMBURSE® Card to pay for over-the-counter (OTC) expenses?

A. Yes. You may now use your EZ REIMBURSE® Card to pay for eligible OTC expenses. Please visit www.myFBMC.com/michigan regularly for an updated listing of eligible OTC items.

Q. Will I still need to use my card at the pharmacy desk after October 1, 2006?

A. No. When using your EZ REIMBURSE® Card at a stand-alone pharmacy, simply swipe the card like any other debit or credit card. You will not be able to use your EZ REIMBURSE® Card at a pharmacy located within a general merchandise or grocery store.

Q. Do I still need to keep documentation for my EZ REIMBURSE® Card expenses?

A. Yes. You need to keep all documentation of eligible expenses paid with your EZ REIMBURSE® Card for at least one year, as stated in IRS regulations. This documentation must be submitted if requested by FBMC or the IRS.

Q. Will I still receive a monthly statement from FBMC?

A. Yes. You will still receive a monthly statement of your EZ REIMBURSE® Card transactions from FBMC. You may also view your card transactions and account information at www.myFBMC.com/michigan.

Q. Will I still need to use my Card at participating pharmacies only?

A. No. You may use your card at any stand-alone pharmacy, but not at a pharmacy located within a grocery store or general merchandise store.